## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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First Named Inventor:

Robert A. Foster

Assignee:

Financial Systems Technology (Intellectual Property) Pty. Ltd.

Examiner:

Borlinghaus, Jason M.

Art Unit:

3693

Attorney Docket No.:

M-7085 US

San Jose, California October 13, 2008

Via EFS-Web Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

## **AMENDMENT**

Dear Sir:

This submission responds to the Decision on Appeal of August 15, 2008. Please amend the above-referenced patent application as follows: